

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
PENTLAND, ROBBIN DEWAYNE	§	Case No. 09-10174 BP1
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The case was converted to one under Chapter 7 on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Stephen J. Zayler
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 09-10174 BP1 Judge: BILL PARKER
Case Name: PENTLAND, ROBBIN DEWAYNE

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/08/10 (c)
341(a) Meeting Date: 02/08/10
Claims Bar Date: 09/09/10

For Period Ending: 10/10/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2345 Beverly, Bridge City, Texas LOT 7 BLK 1 A. D.	25,000.00	0.00		0.00	FA
2. Cash	50.00	0.00		0.00	FA
3. Austin Bank 2609 Gilmer Longview, TX 75604 checkin	500.00	0.00		0.00	FA
4. Austin Bank 2609 Gilmer Longview, TX 75604 savings	1,000.00	0.00		0.00	FA
5. Covenant Properties \$400; Swepeco (electricity) \$24	745.00	0.00		0.00	FA
6. Sofa, loveseat and recliner \$450; TV \$150; TV \$125	3,355.00	0.00		0.00	FA
7. Decorations and pictures	50.00	0.00		0.00	FA
8. Clothing	1,000.00	0.00		0.00	FA
9. Wedding rings \$250; rings \$100	350.00	0.00		0.00	FA
10. Guns	1,000.00	0.00		0.00	FA
11. ING profit sharing plan	10,323.80	0.00		0.00	FA
12. 2002 Chevrolet Silverado	5,575.00	0.00		0.00	FA
13. 2002 Jeep Wrangler	5,000.00	0.00		0.00	FA
14. 1991 Tracker boat, motor and trailer	3,000.00	0.00		0.00	FA
15. Cat	1.00	0.00		0.00	FA
16. HP laptop \$200; fax \$50; printer \$50; paper shredd	350.00	350.00		0.00	FA
17. LAWSUIT 3rd Party Personal Injury Claim -- OJI Automobile Accident This asset has been given a market value for reporting purposes. It may or may not be accurate.	0.00	25,000.00		85,000.00	FA
18. Post-Petition Interest Deposits (u)	Unknown	N/A		0.75	Unknown

TOTALS (Excluding Unknown Values)

\$57,299.80

\$25,350.00

\$85,000.75

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 09-10174 BP1 Judge: BILL PARKER
Case Name: PENTLAND, ROBBIN DEWAYNE

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/08/10 (c)
341(a) Meeting Date: 02/08/10
Claims Bar Date: 09/09/10

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/11 Current Projected Date of Final Report (TFR): 12/31/12

/s/ Stephen J. Zayler

Date: 10/10/12

STEPHEN J. ZAYLER

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 09-10174 -BP1
Case Name: PENTLAND, ROBBIN DEWAYNE

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1066 Checking - Non Interest

Taxpayer ID No: *****4092
For Period Ending: 10/10/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/14/12		Trsf In From BANK OF AMERICA	BALANCE FORWARD				0.00
08/23/12	17	BRYAN E. COMER	INITIAL WIRE TRANSFER IN	9999-000	38,826.38		38,826.38
		ATTORNEY AT LAW	LAWSUIT PROCEEDS	1142-000	20,000.00		58,826.38
		1203 Dauphin Street					
		Mobile, AL 36604					
08/27/12	010001	AMERISAFE RISK SERVICES, INC.	MEDICARE LIEN	2990-000		6,666.67	52,159.71
		c/o Bryan E. Comer	Order dated 08/22/2012				
		1203 Dauphin Street					
		Mobile, AL 36604					
08/27/12	010002	BRYAN E. COMER	SPECIAL COUNSEL FEES & EXPENSES	3210-000		6,666.66	45,493.05
		ATTORNEY AT LAW	Per Order 06/19/2012				
		1203 DAUPHIN STREET					
		MOBILE, ALABAMA 36604					
09/24/12		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.51	45,475.54

COLUMN TOTALS	58,826.38	13,350.84	45,475.54
Less: Bank Transfers/CD's	38,826.38	0.00	
Subtotal	20,000.00	13,350.84	
Less: Payments to Debtors		0.00	
Net	20,000.00	13,350.84	

Page Subtotals 58,826.38 13,350.84

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 09-10174 -BP1
Case Name: PENTLAND, ROBBIN DEWAYNE

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****8509 Money Market Account (Interest Earn

Taxpayer ID No: *****4092
For Period Ending: 10/10/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/11/12	17	BRYAN E. COMER ATTOORNEY AT LAW 1203 DAUPHIN STREET MOBILE, AL 36604	BALANCE FORWARD LAWSUIT PROCEEDS	1142-000	65,000.00		0.00 65,000.00
06/22/12	000101	BRYAN E. COMER ATTORNEY AT LAW 1203 DAUPHIN STREET MOBILE, ALABAMA 36604	SPECIAL COUNSEL FEES & EXPENSES Per Order 06/19/2012			23,526.81	41,473.19
			Fees 22,750.00	3210-000			
			Expenses 776.81	3220-000			
06/29/12	18	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.26		41,473.45
07/31/12	18	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.35		41,473.80
07/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		54.39	41,419.41
08/03/12	000102	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	ATTORNEY FEES & EXPENSES Per Order 07/27/2012			2,571.95	38,847.46
			Fees 2,425.00	3110-000			
			Expenses 146.95	3120-000			
08/14/12	18	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.14		38,847.60
08/14/12		BANK OF AMERICA 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		21.22	38,826.38
08/14/12		Trsf To FIRST NATIONAL BANK OF VINI	FINAL TRANSFER	9999-000		38,826.38	0.00

Page Subtotals 65,000.75 65,000.75

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 09-10174 -BP1
Case Name: PENTLAND, ROBBIN DEWAYNE

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****8509 Money Market Account (Interest Earn

Taxpayer ID No: *****4092
For Period Ending: 10/10/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					65,000.75	65,000.75	0.00
Less: Bank Transfers/CD's					0.00	38,826.38	
Subtotal					65,000.75	26,174.37	
Less: Payments to Debtors						0.00	
Net					65,000.75	26,174.37	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking - Non Interest - *****1066					20,000.00	13,350.84	45,475.54
Money Market Account (Interest Earn - *****8509					65,000.75	26,174.37	0.00
					85,000.75	39,525.21	45,475.54
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025 SAF	BRYAN E. COMER ATTORNEY AT LAW 1203 DAUPHIN STREET MOBILE, ALABAMA 36604	Administrative		\$30,193.47	\$30,193.47	\$0.00
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative		\$2,571.95	\$2,571.95	\$0.00
025 OT7	AMERISAFE RISK SERVICES, INC. c/o Bryan E. Comer 1203 Dauphin Street Mobile, AL 36604	Administrative		\$6,666.67	\$6,666.67	\$0.00
000003 050 SC	Compass Bank (Secured) P.O. Box 201347 Arlington, TX 76006	Secured		\$3,293.19	\$0.00	\$3,293.19
000007 050 SC	Orange County c/o John P. Dillman Linebarger Goggan Blair & Sampson, LLP PO Box 3064 Houston, TX 77253-3064	Secured		\$800.10	\$0.00	\$800.10
000001 070 UC	DISCOVER BANK DFS SERVICES LLC PO BOX 3025 NEW ALBANY, OHIO 43054-3025	Unsecured		\$4,514.95	\$0.00	\$4,514.95
000002 050 SC	Capital One,National Association P.O. Box 829009 Dallas, Texas 75382	Unsecured		\$25,596.18	\$0.00	\$25,596.18
000004 070 UC	Capital One,National Association P.O. Box 829009 Dallas, Texas 75382	Unsecured		\$4,796.18	\$0.00	\$4,796.18
000005 070 UC	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. POB 41067 NORFOLK VA 23541	Unsecured		\$656.81	\$0.00	\$656.81
000006 070 UC	CAPITAL ONE BANK (USA), N.A. C/O TSYS DEBT MANAGEMENT (TDM) PO BOX 5155 NORCROSS, GA 30091	Unsecured		\$7,150.61	\$0.00	\$7,150.61
000008 070 UC	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. POB 41067	Unsecured		\$7,076.67	\$0.00	\$7,076.67

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: October 10, 2012

Case Number: 09-10174 Claim Class Sequence
Debtor Name: PENTLAND, ROBBIN DEWAYNE

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
	NORFOLK VA 23541					
000009 070 UC	eCAST Settlement Corporation, assignee of Chase Bank USA, N.A. POB 35480 Newark, NJ 07193-5480	Unsecured		\$17,858.81	\$0.00	\$17,858.81
000010 070 UC	National Capital Management, LLC. 8245 Tournament Drive Suite 230 Memphis, TN 38125 USA	Unsecured		\$5,933.25	\$0.00	\$5,933.25
Case Totals:				\$117,108.84	\$39,432.09	\$77,676.75
Code #: Trustee's Claim Number, Priority Code, Claim Type						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-10174 BP1

Case Name: PENTLAND, ROBBIN DEWAYNE

Trustee Name: Stephen J. Zayler

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Stephen J. Zayler	\$	\$	\$
Trustee Expenses: Stephen J. Zayler	\$	\$	\$
Attorney for Trustee Fees: STEPHEN J. ZAYLER	\$	\$	\$
Attorney for Trustee Expenses: STEPHEN J. ZAYLER	\$	\$	\$
Other: AMERISAFE RISK SERVICES, INC.	\$	\$	\$
Other: BRYAN E. COMER	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	DISCOVER BANK DFS SERVICES LLC PO BOX 3025 NEW ALBANY, OHIO 43054-3025	\$	\$	\$
000004	Capital One,National Association P.O. Box 829009 Dallas, Texas 75382	\$	\$	\$
000005	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. POB 41067 NORFOLK VA 23541	\$	\$	\$
000006	CAPITAL ONE BANK (USA), N.A. C/O TSYS DEBT MANAGEMENT (TDM) PO BOX 5155 NORCROSS, GA 30091	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000008	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. POB 41067 NORFOLK VA 23541	\$	\$	\$
000009	eCAST Settlement Corporation, assignee of Chase Bank USA, N.A. POB 35480 Newark, NJ 07193-5480	\$	\$	\$
000010	National Capital Management, LLC. 8245 Tournament Drive Suite 230 Memphis, TN 38125 USA	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE